



SPONSOR: Sen. Bushweller

DELAWARE STATE SENATE
149th GENERAL ASSEMBLY

SENATE AMENDMENT NO. 1
TO
SENATE BILL NO. 42

1 AMEND Senate Bill No. 42 on line 10 by deleting the words, "In addition, insurers" and substituting in lieu
2 thereof the word "Insurers".

3 FURTHER AMEND Senate Bill No. 42 on line 12, by inserting the words ", unless the increase is actuarially
4 justified" following the word "driver" and before the period therein.

SYNOPSIS

This amendment provides an exemption where the rate is actuarially justified. Because a minor has much higher loss characteristics than middle age or older drivers, all things being equal they are rated higher than other risks. Such rates are actuarially justified; other factors such as credit and marriage status may ameliorate the rate.

Author: Senator Bushweller